

<div style="display: flex; align-items: center; justify-content: center;"> <div style="border: 2px solid black; border-radius: 50%; padding: 10px; text-align: center; margin-right: 10px;"> O I P E  APR 12 2002  PATENT &amp; TRADEMARK OFFICE </div> <div> <b>LIST OF REFERENCES CITED BY APPLICANT</b>  <i>(Use several sheets if necessary)</i> </div> </div>					ATTY. DOCKET NO. 10003-052-999		APPLICATION NO. 09/928,999	
					APPLICANT Gien et al.			
					FILING DATE August 14, 2001		GROUP 2131	
					<b>U.S. PATENT DOCUMENTS</b>			
*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE	
TT	AA	6,233,339	5/15/2001	Kawano et al.				
TT	AB	6,170,058	1/02/2001	Kausik				
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TT	AW	4,304,990	12/8/1981	Atalla				
<b>OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)</b>								
	AX	MasterCard Int'l Inc. Operations Manual §§ 5.11-5.14 (Nov. 1993)						
EXAMINER				DATE CONSIDERED 10.30.05				
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>								